

CA20N  
TR600  
-2010



# Shopping for Car Insurance

---

You have many choices to make when you're buying car insurance. This guide can help you choose the coverage that best meets your needs.



# Insurance

## Rate Profiles

---

**This is a car insurance rate profile chart. Please note these rates apply to new business applications only.**

The chart contains information from every insurance company that sells car insurance in Ontario, *except non-standard insurance companies and the Facility Association.*

A list of all insurance companies that are licensed to sell car insurance in Ontario can be found on the inside back cover of this brochure.

This chart is divided according to seven different driver profiles, and provides maximum, median and minimum insurance rates for each profile in eight communities across Ontario. These eight communities are Brockville, Hamilton, London, Ottawa, Sudbury, Thunder Bay, Toronto and Windsor.

Maximum is the most a person who fits the profile exactly can expect to pay for car insurance. Minimum is the least that person can expect to pay. Median means that half the insurance companies charge less than this amount, and the other half charge more than this amount.

Remember that these seven profiles are just a very small number of the millions of profiles that exist across Ontario and that the rates provided are a guide only. They should be used only to give you an idea of the wide range of rates that exist in the marketplace and how changes in the profiles may affect price.

Even with the seven profiles, rates vary considerably, so shop around. Check with your broker, agent or insurance company to get the exact amount you can expect to pay for car insurance.

<b>PROFILE ONE</b>	Single Female, 1 vehicle age 23, licensed 6 years Class G licence (without driver training) One chargeable accident in the last year (0 years accident-free) One minor conviction in the last three years Drive to work: 8 km one way, annual mileage less than 16,000 km 1999 Dodge Neon 2-door
--------------------	--

<b>Coverage:</b>	Liability and OPCF 44R* — \$500,000 Accident Benefits and Uninsured Automobile Direct Compensation - Property Damage — no deductible Collision and Comprehensive — \$300 deductible
<b>PROFILE TWO</b>	Single Male, 1 vehicle age 24, licensed 6 years Class G licence No chargeable accidents in the last five years Two minor convictions in the last three years Drive to work: 5 km one way, annual mileage less than 12,000 km 1994 Ford F150 Pickup 2 WD
<b>Coverage:</b>	Liability and OPCF 44R* — \$200,000 Accident Benefits and Uninsured Automobile Direct Compensation - Property Damage — no deductible Collision and Comprehensive — \$300 deductible
<b>PROFILE THREE</b>	Married Couple, 2 vehicles
<b>First Car:</b>	Husband, age 40, licensed 24 years Class G licence No chargeable accidents or convictions in the last 6 years Drive to work: 10 km one way, annual mileage less than 16,000 km 1998 Grand Cherokee Limited 4WD
<b>Second Car:</b>	Wife, age 39, licensed 20 years Class G licence No chargeable accidents or convictions in the last 6 years Drive to work: 20 km one way, annual mileage less than 20,000 km 1998 Dodge Neon 4-door
<b>Coverage:</b>	Liability and OPCF 44R* — \$1,000,000 Accident Benefits and Uninsured Automobile Direct Compensation - Property Damage — no deductible Collision and Comprehensive — \$300 deductible
<b>PROFILE FOUR</b>	Single Parent and Son, 1 vehicle Adult, age 40, principal driver, licensed 20 years Class G licence

No chargeable accidents or convictions in the last 10 years  
Drive to work: 8 km one way, annual mileage  
less than 16,000 km  
1996 Chevrolet Corsica 4-door  
Single male, age 18, occasional driver  
Licensed 2 years, 1 year G1\*\*, 1 year G2\*\*,  
newly licensed as G  
No chargeable accidents or convictions since licensed

**Coverage:** Liability and OPCF 44R\* — \$500,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation - Property Damage — no deductible  
Collision and Comprehensive — \$300 deductible

#### **PROFILE FIVE**

**First Car:** Married Couple with Son and Daughter, 2 vehicles  
Husband, age 45, licensed 25 years  
Class G licence  
No chargeable accidents or convictions in last 10 years  
Drive to work: 50 km one way, annual mileage  
less than 40,000 km  
1999 Honda Accord EX 4-door  
Single male, age 19, occasional driver  
Licensed 3 years with driver training,  
1 year G1\*\*, 2 years G2\*\*,  
newly licensed as G  
One minor conviction at G2\*\* level

**Second Car:** Wife, age 40, licensed 20 years  
Class G licence  
No chargeable accidents or convictions in last 6 years  
Pleasure use only, annual mileage less than 10,000 km  
1996 Plymouth Voyager  
Single female, age 22, occasional driver  
Licensed 2 years without driver training,  
1 year G1\*\*, 1 year G2\*\*,  
newly licensed as G  
No chargeable accidents or convictions since licensed

**Coverage:** Liability and OPCF 44R\* — \$1,000,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation - Property Damage — no deductible  
Collision and Comprehensive — \$300 deductible



## PROFILE SIX

Senior, 1 vehicle  
Adult, age 70, qualifies for retiree discount  
Licensed 50 years, Class G licence  
No chargeable accidents or convictions in last 10 years  
Pleasure use only, annual mileage less than 10,000 km  
1997 Chevrolet Lumina 4-door

### Coverage:

Liability and OPCF 44R\* — \$1,000,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation - Property Damage — no deductible  
Collision and Comprehensive — \$300 deductible

## PROFILE SEVEN

Married Couple, 1 vehicle  
Husband, age 38, licensed 20 years  
Class G licence  
No chargeable accidents or convictions in last 6 years  
Drives to work: 10 km one way, annual mileage  
less than 16,000 km  
1998 Ford Taurus LX 4-door  
Wife, age 35, licensed 15 years  
Class G licence  
No chargeable accidents or convictions in last 6 years

### Coverage:

Liability and OPCF 44R\* — \$1,000,000  
Accident Benefits and Uninsured Automobile  
Direct Compensation - Property Damage — no deductible  
Collision and Comprehensive — \$300 deductible

\* The OPCF 44R protects you if someone with less liability coverage than you injures you in an accident. The OPCF 44R will cover you for the difference between the at-fault driver's liability limit and your own liability limit.

\*\* G1 refers to Graduated Licensing, Level 1.

G2 refers to Graduated Licensing, Level 2.

# 2001

## Car Insurance Rates

Ontario has a healthy and competitive insurance marketplace. As a consumer, you benefit when companies compete for your business. The Government of Ontario recognized this and introduced reforms to auto insurance rules in 1996. On average, car insurance rates in Ontario have fallen by about 8% between 1996 and the first quarter of 2001. What all of this means for you is that you may choose from a range of insurance companies and rates. Buying car insurance is an important decision, and now more than ever, it makes sense to shop around before you buy.

### Legend

PROFILE ONE	Single Female, 1 vehicle
PROFILE TWO	Single Male, 1 vehicle
PROFILE THREE	Married Couple, 2 vehicles
PROFILE FOUR	Single Parent with Son, 1 vehicle
PROFILE FIVE	Married Couple with Son and Daughter, 2 vehicles
PROFILE SIX	Senior, 1 vehicle
PROFILE SEVEN	Married Couple, 1 vehicle

### 1st Quarter 2001:

Profile	1	2	3	4	5	6	7
<b>Brockville</b>							
Max	4475	2154	2567	1423	3600	878	1245
Median	2840	1215	1980	949	2546	582	871
Min	1371	897	1566	677	1842	462	714
<b>Hamilton</b>							
Max	5801	3722	4085	2040	5327	1303	1941
Median	3955	1617	2913	1471	3737	865	1333
Min	1825	1159	2186	1052	2876	673	1014
<b>London</b>							
Max	4457	2601	3173	1683	4271	1113	1604
Median	3105	1265	2188	1164	2770	678	1034
Min	1291	903	1651	723	1965	470	737

Profile	1	2	3	4	5	6	7
<b>Ottawa</b>							
Max	4288	2634	3065	1427	3751	1062	1329
Median	3040	1185	2266	1020	2718	652	1003
Min	1456	912	1759	736	1994	524	772
<b>Sudbury</b>							
Max	4458	3462	3162	1728	4989	1038	1394
Median	3381	1468	2399	1162	3078	709	1074
Min	1679	1041	1953	809	2349	546	838
<b>Thunder Bay</b>							
Max	4779	3164	3232	1743	4530	919	1469
Median	3406	1490	2383	1172	3037	709	1070
Min	1531	1087	1770	814	2312	538	823
<b>Toronto</b>							
Max	6769	4174	4515	2853	5840	1730	2241
Median	4689	1904	3236	1724	4178	970	1517
Min	1834	1274	2551	1164	3188	785	1107
<b>Windsor</b>							
Max	5383	3328	3514	1904	4773	1071	1753
Median	3791	1539	2716	1442	3462	824	1277
Min	1548	1045	2020	968	2560	650	918





# What's In This Booklet

---

Car Insurance — It's the Law! . . . . .	2
About the Financial Services Commission of Ontario . . . . .	3
Glossary . . . . .	4
Insurance Coverage You Must Have . . . . .	9
Extra Coverage You Can Buy — Accident Benefits . . . . .	10
Other Extra Coverages . . . . .	13
Optional Coverages . . . . .	14
Where Can I Buy Car Insurance? . . . . .	15
How Your Car Insurance Rates Are Set . . . . .	16
What Are Underwriting Rules? . . . . .	21
Why Do Companies Use Underwriting Rules? . . . . .	22
High-Risk Drivers and the Facility Association . . . . .	23
What is "No-Fault" Insurance? . . . . .	24
Compare Price and Service . . . . .	26
Tips for Young Drivers . . . . .	28
Tips for All Drivers (How to Get the Best Value) . . . . .	29
Discounts . . . . .	31
Buying Motorcycle Insurance . . . . .	33
If Things Go Wrong...Ontario's Insurance Ombudsman May be Able to Help . . . . .	34
Approaching Your Broker, Agent or Insurance Company (an insurance checklist) . . . . .	36
Did You Know That . . . . .	38
Notes . . . . .	40

## More Information...

You can also find more information on insurance in the front and back inside covers of this booklet.

# Car Insurance

## — It's the Law!

---

Welcome to *Shopping for Car Insurance*. If you drive a car in Ontario, you must have car insurance. If you do not carry valid insurance, you can face fines ranging from \$5,000 to \$50,000. You can also have your licence suspended.

Car insurance is peace of mind — it protects you if you are involved in a car accident. For example, if you are injured in an accident and unable to work, car insurance may cover your medical expenses and provide you with income until you are ready to return to work. And, if you have bought extra coverage (see the section called "Extra Coverage You Can Buy"), you may be covered for such things as the cost of repairs or replacement if your car is damaged or stolen.

When buying car insurance, it may not always be wise to buy the cheapest insurance policy you can find. Compare price and service to get the best value for your money.

This brochure is offered as a service from the Financial Services Commission of Ontario (FSCO) to help you make the best choice for you. Contact your broker, agent or insurance company to find out exactly how much you can expect to pay for car insurance and to get the coverage that's best for you.

# About the Financial Services Commission of Ontario

---

The Financial Services Commission of Ontario (FSCO) is an arms-length agency of the Ministry of Finance. In addition to insurance, FSCO regulates pension plans, loan and trust companies, credit unions and caisses populaires, mortgage brokers and co-operatives. For more information on these sectors, call our 24-hour information line at (416) 250-7250 or toll free at 1-800-668-0128. Or visit our website at: [www.fSCO.gov.on.ca](http://www.fSCO.gov.on.ca).

All insurance companies must be licensed by FSCO before they can sell insurance in Ontario.

FSCO reviews and approves car insurance rates to protect consumers from excessive rates and unfair practices. It also:

- ✓ provides dispute resolution services
- ✓ offers the services of the Office of the Insurance Ombudsman
- ✓ provides consumer information
- ✓ operates the Motor Vehicle Accident Claims Fund as a payer of last resort
- ✓ monitors the financial health of insurance companies so that they will be able to pay the claims of policyholders
- ✓ oversees the conduct of all participants in the market.

By balancing the needs of consumers, insurance companies and investors, FSCO also works to encourage public confidence in, and access to, a fair and efficient insurance industry in Ontario.

# Glossary

---

Before you read through the rest of this brochure, take a few moments to read through this glossary of commonly-used insurance terms.

**Agent.** An agent is someone who sells auto insurance for a particular company and can therefore only tell you what the rates are for that company. Usually, a company that sells its products through agents does not use the services of brokers. If you are interested in buying insurance from a company that only uses agents, you must contact an agent representing that particular company.

**Accident Benefits.** These are also known as Statutory Accident Benefits. They are the benefits you may receive if you are injured in a car accident, or your family will receive if you are killed in a car accident. They include replacement for lost income, medical benefits, death benefits, and funeral expenses, to name a few. Statutory Accident Benefits are paid regardless of who is at fault in an accident. There are certain exclusions, for example, if someone is driving without insurance.

**All Perils.** This combines Collision or Upset and Comprehensive coverages. In addition, it covers loss or damage caused if a person who lives in your home steals the car that is covered by your insurance policy. All perils also covers you if an employee who drives or uses, services or repairs that car, steals it. For example, if you take your car to a garage for repairs and an employee involved in the repair of your car steals the car, All Perils will cover you (if you've bought the coverage).

**At-Fault.** If you are involved in a car accident and your car is damaged, your insurance company is required, by law, to assign the percentage of fault for each of the drivers involved in the accident. This is done by using the Fault Determination Rules, which are set out in a regulation under the *Insurance Act*. The rules help insurance companies deal with accident claims quickly and economically. See the section called "What is No-Fault Insurance?" for more information.

**Broker.** A broker usually sells insurance for a number of different insurance companies, and can give you quotes for each of those companies. A broker must provide you with the names of all of the insurance companies he or she sells car insurance for, and all of the quotes he or she has calculated for you. If you want this information in writing, the broker must provide it to you.

**Canadian Loss Experience Automobile Rating (CLEAR).** CLEAR is a rating system that groups cars based on their claims experience, such as the cost of repairs and injury claims, as well as how often they're stolen or involved in an accident. Your premium may vary depending on whether or not your insurer uses CLEAR. For example, if your car's repair costs, based on the history of the cost of repairs to the make and model of your car, are fairly economical, then an insurer that uses CLEAR might be able to give you a lower rate. As of January 2000, insurance companies representing 96 per cent of the marketplace used the CLEAR system.

**Collision or Upset Coverage.** This coverage pays for losses caused when an insured car is involved in a collision with another object, including another car, or rolls over.

**Comprehensive Coverage.** This coverage pays for losses, other than those covered by Collision or Upset, including perils listed under Specified Perils (see definition for Specified Perils), falling or flying objects, missiles and vandalism.

**Direct Marketing Insurer.** This is an insurance company from which you can buy insurance over the telephone or the Internet. In each case, the person you will deal with must be a licensed insurance broker or agent.

**Deductible.** Deductible is the amount of a claim that you are required to pay. For example, if vandals cause \$1,000 worth of damage to your car and you have a \$300 deductible on your comprehensive coverage, then your insurance company will only pay for damages over the \$300, i.e., \$700. You will be responsible for the first \$300. You can choose to have higher deductibles, but you may not always be able to get a lower deductible. Generally, the higher your deductible, the lower your insurance rates. This is because if you are involved in an accident, you contribute a higher amount toward the cost of repairing your car. For more information on deductibles, see the section called "How Your Car Insurance Rates Are Set".

**Direct Compensation-Property Damage (DC-PD).** This covers you if another car causes damage to your car and its contents. It is called direct compensation because even though someone else causes the damage, you collect directly from your own insurer. If you're not at fault, you will claim under the DC-PD portion of your policy. Check with your broker or agent for more information.

**Driving Convictions.** These are any offences under the *Highway Traffic Act* or the *Criminal Code of Canada*. They include careless driving, criminal negligence, impaired driving, speeding, not wearing a seatbelt, following too closely, and improper passing. If you have one or more driving convictions, your insurance premium will likely increase, depending on how serious the offence is.

**Driving Record.** Your driving record is your driving history. It includes any accidents or driving convictions. It also includes the number of years you have been licensed to drive.

**Facility Association.** The Facility Association is an insurance pool that all car insurance companies belong to. It is an insurer of last resort and ensures that car insurance is made available to high-risk drivers who might otherwise find it difficult to buy car insurance. Certain insurance companies have been designated to service Facility Association policies. These companies are known as "servicing carriers".

**Fault Determination Rules.** Fault Determination Rules are used to determine fault in an accident. The rules are set out in a regulation under the *Insurance Act* and help insurance companies to deal with accident claims quickly and economically. See the section called "What is No-Fault Insurance?" for more information.

**Graduated Licensing.** New drivers in Ontario must go through the Graduated Licensing system before they can receive a full driver's license. The Graduated Licensing system has two levels: Level 1 and Level 2. New drivers must obtain 12 months of driving experience at each level before they can take a road test for a full driver's license. New drivers who complete an approved driver training course can take a road test after only eight months in Level 1.

**Group Discount or Rates.** This is a discount or special rate provided to all members of an eligible organized group. Groups that may be eligible include employees of the same employer, members of a union or professional or occupational association, or certain non-profit associations.

**Premium.** This is the amount of money you pay to insure your car. Larger insurance companies give you the option of paying your premiums on a monthly basis, where certain conditions are met. If your annual insurance premium is more than \$300, you may have the option of monthly payments. But if you've had your insurance policy cancelled because you failed to pay your premiums more than once over the past three years, insurance companies are not required to offer you the option of monthly payments.

**Private Passenger Automobile.** This refers to a car that is operated by an individual or a family for personal use, and not for commercial purposes, such as a taxi or delivery service.

**Specified Perils.** This coverage pays for losses caused by one of the following: fire, theft or attempted theft, lightning, windstorm, hail or rising water, earthquake, explosion, riot or civil disturbance, falling or forced landing of aircraft or parts of aircraft, or the stranding, sinking, burning, derailment or collision of any kind of transport in or upon which an insured car is being carried on land or water.

# Insurance Coverage You Must Have

---

You can choose how much insurance coverage you want to have. But you must, at the very least, have the following:

- ✓ *Statutory Accident Benefits*. This covers your medical expenses and provides you with income replacement benefits if you are injured in a car accident, regardless of who is at-fault in the accident.
- ✓ *Third-Party Liability* of at least \$200,000. This protects you if you are sued because you or anyone else driving your car injures someone else or damages someone else's property.
- ✓ *Direct Compensation-Property Damage (DC-PD)*. This protects you if someone else causes damage to your car and its contents. It is called direct compensation because you collect directly from your insurer. See the section called "Glossary" for a definition of DC-PD.
- ✓ *Uninsured Automobile Coverage*. This covers you if you are injured or killed by an uninsured motorist or by a hit-and-run driver. It also protects you if an identified uninsured motorist causes damage to your car or its contents.

While the above coverages are what you must buy at the very least, you can choose to buy extra coverage to get extra protection. Ask your broker, agent or insurance company for more information.

# Extra Coverage You Can Buy – Accident Benefits

---

You can choose to increase your maximum level of coverage for accident benefits. Such additional, or "top-up" benefits, include: an optional income replacement benefit, an optional medical, rehabilitation and attendant care benefit, an optional caregiver and dependant care benefit, and an optional death and funeral benefit.

You can buy any or all of the optional benefits described below. You can also buy indexed accident benefits, which are kept in line with the Consumer Price Index.

Check to see if you have benefits available to you at work or elsewhere, so that you are not paying for coverage you already have. If you are covered by these benefits elsewhere, *you may not* need to buy optional benefits. Your broker, agent or insurance company can help you to decide which, if any, optional benefit you may require.

Here's a brief description of each of the benefits.

## Income Replacement Benefits

If you become disabled as the result of a car accident, you may be eligible for weekly income replacement benefits of up to \$400. If this may not be enough to cover your current income level, you can buy optional income replacement benefits to increase your maximum weekly protection to \$600, \$800 or \$1,000.

## **Medical, Rehabilitation and Attendant Care Benefits**

The standard maximum amount for medical and rehabilitation expenses, such as physiotherapy, chiropractic treatment, dental expenses, etc., is \$100,000. If you are catastrophically injured, the maximum is \$1,000,000. The standard maximum for attendant care is \$72,000. If you are catastrophically injured, the maximum is \$1,000,000.

You can buy optional benefits which will cover up to \$1,000,000 in additional medical, rehabilitation and attendant care expenses, and up to \$2,000,000 for catastrophic injuries.

## **Caregiver Benefits**

If you are providing care full-time to dependents and are disabled as the result of a car accident, you are eligible for caregiver benefits. The standard maximum amount for caregiver benefits is \$250 per week for one dependant, plus \$50 per week for each additional dependant. If you buy optional caregiver benefits, the coverage increases to \$325 per week for one dependant, plus \$75 per week for each additional dependant.

## **Dependant Care Benefits**

You can only claim optional dependant care benefits if you are employed at the time of the accident and you have to pay for childcare expenses as a result of the accident. Optional dependant care benefits cover up to \$75 per week for the first dependant and \$25 for each additional dependant.

## Death and Funeral Benefits

In the event that you die as a result of a car accident, the standard amount which will be paid is \$25,000 to your eligible spouse, \$10,000 for each dependant, and a maximum of \$6,000 for funeral expenses.

If you buy optional benefits, you can increase these amounts to \$50,000 to your eligible spouse, \$20,000 for each dependant, and \$8,000 for funeral expenses.

## Other Extra Coverages

---

You can also buy extra coverage for loss or damage, including Specified Perils, Comprehensive, Collision or Upset or All Perils coverages. See the section called "Glossary" for definitions of each of these terms.



# Optional Coverages

---

You may purchase other optional coverages including *Coverage for Transportation Replacement, Family Protection Coverage and Removing Depreciation Deduction.*

## **Coverage for Transportation Replacement (OPCF 20).**

This coverage under the collision or comprehensive portion of your policy provides you with the use of a rental car while your car is being repaired.

## **Family Protection Coverage (OPCF 44R).**

This coverage protects you to the same limit as your liability coverage if you are involved in a car accident with an underinsured driver, an uninsured driver or an unidentified driver, such as a hit-and-run driver.

## **Removing Depreciation Deduction (OPCF 43).**

This coverage removes the insurer's right to deduct depreciation from the value of your car when settling a claim for loss or damage caused by a peril for which you are insured.

*Please keep in mind that these are only three of many other optional coverages that you may want to buy. Ask your broker, agent or insurance company for more information on these and other coverages.*

# Where Can I Buy Car Insurance?

---

Shopping for car insurance can be confusing. There are many companies that sell car insurance in Ontario. There are also many ways to buy car insurance. For example, you can buy car insurance from:

- ✓ a broker who sells car insurance for a number of different companies
- ✓ an agent who sells car insurance for just one company
- ✓ directly from an insurance company over the telephone.

You can also buy car insurance by completing an application over the Internet. Whether you buy insurance over the telephone or the Internet, the person you deal with must be a licensed insurance broker or agent.

If you choose to buy car insurance through a broker, you can ask him or her for a list of all of the companies for whom he or she sells insurance.

You can also ask your broker for the names of the companies and the quotes he or she has collected on your behalf. If you want this information in writing, your broker is required by law to provide it to you.

You may want to contact more than one broker, agent or company to get a range of different quotes. Ask family or friends if they would recommend their own broker, agent or insurance company. Take the time to shop around, ask questions, and understand what you are buying.

# How Your Car Insurance Rates Are Set

*Keep in mind that the quotes in this section are 1998 average quotes for the Toronto area using information from larger insurance companies. In this particular case, this couple would pay an average of \$1,310 per year for car insurance in Toronto.*

Your car insurance rates depend on your insurance company, your car — and on you. While insurance companies have their own insurance rating systems, your rates also depend on a number of factors that you can control. These include your car, your driving record, how much you drive, where you live, and your deductibles. To illustrate how these factors affect insurance rates, the following examples are based on a married couple with one car, a four-door 1998 Ford Taurus. The husband is 38 years old, has been

licensed for 20 years and holds a Class G license. He has no at-fault accidents or driving convictions in the last six years, and drives to work, 10 km one-way, with an annual mileage of less than 16,000 km. The wife is 35 years old and has been licensed for 15 years. She holds a Class G license, and has had no at-fault accidents or driving convictions in the last six years.

Your car insurance rates depend on:

## Your Car

Many insurance companies rate makes and models of cars according to their actual claims experience. These include repair costs, the rate of injury, and the likelihood that a particular car may be stolen. If the couple described above

drove their four-door sedan in Toronto, they could expect to pay an average annual insurance premium of \$1,430. If they drove a 2000 two-door sports coupe instead, their annual insurance premium would be an average of \$1,905, a difference of \$475. Some insurance companies base their rates on the Manufacturer's Suggested Retail Price of the car, so the more expensive your car is, the higher your premium will be.

The Vehicle Information Centre of Canada (VICC) has a brochure called "How Cars Measure Up". This brochure provides information on the claims experience of insurance companies, including the most popular models of passenger cars. To obtain a copy of the brochure, write to the VICC, 240 Duncan Mill Road, Suite 700, Don Mills, Ontario, M3B 1Z4, or visit the VICC's website at [www.vicc.com](http://www.vicc.com).

### **Your Driving Record**

The premium you pay for car insurance also depends on your driving record. This includes at-fault accidents, the length of time you have been licensed to drive, whether or not you have taken a driver training course that your insurance company recognizes, and driving convictions (such as speeding, impaired or careless driving).

Generally, your first minor conviction will have very little or no impact on your rates. But if you have a second minor conviction over the course of the past three years, it will affect your premium. If the couple described above drove the four-door sedan and had two minor convictions over

the course of the past three years, their annual premium would increase from an average of \$1,430 to \$1,514. This is a difference of \$84.

If you have had at-fault accidents over the last six years and/or driving convictions over the last three years, your premium will be higher. Likewise, the better your driving record, the lower your premium will be. See the example given in the section called “Compare Price and Service.”

### How Much You Drive

Your car insurance premium will also be affected by how much you drive. This is because the more time you spend on the road, the higher your chances of becoming involved in a car accident. In urban areas, driving to work may include driving to a subway, bus or train station. If you live close to work and do not need to use your car to get to work, you will probably have a lower premium than someone who lives far from work or needs to use their car for business. You may lower your premium by not driving to work at all.

In the example above, the couple uses their car to drive to work each day, a distance of 10 kilometres one-way, with an annual mileage of less than 16,000 kilometres. If the couple was to change the use of their car so that they use it for pleasure only (no driving to work), their premiums would be reduced from an average of \$1,430 to an average of \$1,355. This is a savings of \$75 a year.

On the other hand, if the couple was to change the use of their car to business use (driving to and during work), their premiums would increase from an average of \$1,430 to \$1,674. This is a difference of \$244 a year.

## Where You Live

Car insurance rates are generally higher in larger urban centres. This is because there is a larger number of cars on the road, and the chances of getting into an accident are higher. Also, more cars are stolen in urban areas. Living in Toronto, the couple could expect to pay a rate of about \$1,430 a year for car insurance. If they lived in London, Ontario, however, they would only pay about \$937 a year. This is a savings of \$493 a year.

## Your Deductibles

Your deductible is the portion of a claim that you are required to pay.

Your deductible can vary, depending on the type of coverage you have and the percentage of fault you are assigned in the event of an accident. There are deductibles for Collision, Comprehensive, Direct Compensation-Property Damage (DC-PD), All Perils and Specified Perils coverages.

See the section called "Glossary" for a definition of each of these coverages.

Collision and Comprehensive coverage each have a standard deductible of \$300, but you can lower the cost of your car insurance premium by choosing to pay a higher deductible on these coverages. You can also get a lower premium by having a higher deductible on DC-PD coverage.

These savings are due to the fact that higher deductibles mean you pay more towards the cost of repairing your car, while your insurance company pays less toward the total cost of repair. As a result, your premium will be lower.

If you'd rather have lower deductibles, you may be able to do so if you meet certain conditions and if your company offers them, but your premium will be higher.

If you have an old car, you may choose to reduce your premium further by dropping collision and/or comprehensive coverage entirely. The choice is yours.

Here are some typical savings with increased deductibles. Check with your broker, agent, or insurance company to find out how much you can expect to save.

Coverage Type	Increased Deductible	Approximate Savings
Collision	\$300 to \$500 deductible	\$49/year
Comprehensive	\$100 to \$300 deductible	\$27/year
DC-PD	\$0 to \$300 deductible	\$34/year

# What Are Underwriting Rules?

---

Insurance companies use underwriting rules to decide whether or not to sell car insurance to you.

Insurance companies also use underwriting rules to decide whether or not to renew your existing car insurance policy, or to change your physical damage coverage, such as collision or comprehensive coverage.

All underwriting rules used by insurance companies are reviewed by FSCO.

Once FSCO has reviewed these rules, insurance companies must adhere to them. If an insurance company refuses to sell you an insurance policy, or to renew your policy, the company must advise you in writing which rule (or rules) it has used to deny coverage to you.

While underwriting rules differ from company to company, there are some common rules. These include:

- ✓ the number of at-fault accidents and driving convictions you or drivers in your household have had
- ✓ whether you've had your car insurance policy cancelled because you failed to pay your premium
- ✓ whether you've failed in the past to provide correct or complete information when applying for car insurance.

When shopping for car insurance, or when trying to renew your car insurance policy, keep in mind that an insurance company's underwriting rules may affect whether or not you can obtain insurance — or continue to be insured — with that insurance company. Check with your broker, agent or insurance company to find out what a company's underwriting rules are and how they may affect you.

# Why Do Companies Use Underwriting Rules?

---

Insurance works according to a “pooling” concept. This means that companies “pool” the money they receive from you and the other drivers they insure. As a policyholder, you and the other drivers are part of the company’s risk pool.

The cost of all the claims paid out by the insurance company is reflected in the rates it charges its drivers. Companies are careful not to insure too many drivers who have had a lot of claims in the past, because these drivers may continue to have high claims and may cause insurance rates to increase for all the other drivers in that pool.

# High-Risk Drivers and the Facility Association

---

High-risk drivers are those drivers who have had an unacceptable number of at-fault accidents, convictions, non-payment of premiums and other risk-related items. These drivers may find it difficult to buy car insurance because they are a higher risk for insurance companies.

There are some companies that will insure high-risk drivers. These companies are known as "non-standard" writers. If you are a high-risk driver, shop around before you approach non-standard writers or the Facility Association, and ask your broker, agent or insurance company for more information on both. For a definition of Facility Association, see the section called "Glossary".

# What Is “No-Fault” Insurance?

---

Ontario has a “no-fault” car insurance system, but this does not mean that no one is at fault in an accident.

The term “no-fault” insurance simply means that if you are injured or your car is damaged in an accident, then you deal with your own insurance company, regardless of who is at fault. You don’t have to go after the at-fault driver for compensation.

Similarly, if any passengers in your car are injured, then each passenger who has a car insurance policy of their own will approach their own insurance company for benefits. If your passengers do not have a car insurance policy of their own, then your insurance company may pay benefits to them. The driver of the other car involved in the accident will claim benefits from his or her own insurance company.

Someone is always deemed to be “at-fault” in a car accident, whether partly or fully. The law requires insurance companies to assign the percentage of fault for each of the drivers involved in the accident. This is done by using the “Fault Determination Rules”.

These rules, which are set out in a regulation under the *Insurance Act*, help insurance companies deal with accident claims quickly and economically.

You can get more information on the Fault Determination Rules from the Financial Services Commission of Ontario’s website at [www.fsco.gov.on.ca](http://www.fsco.gov.on.ca), or by calling the Insurance Bureau of Canada (IBC) at (416) 362-9528, or toll-free at 1-800-387-2880.

Keep in mind that the Fault Determination Rules differ from any charges laid by the police under the *Highway Traffic Act*. For example, if you were unable to stop your car on an icy road and rear-ended another car, the police officer may have told you that "no one was at-fault".

This usually means that no police charges will be laid. It does *not* mean that the insurance companies involved will not consider who was at-fault. In this case, the insurance company would apply the Fault Determination Rules, which state that a car that rear-ends another car is at-fault, since drivers are required to take road conditions into consideration.

Keep in mind that your percentage of fault will determine the amount of deductible you have to pay. Generally, insurance companies will increase your premiums at your next renewal date if you have been deemed to be fully or partially at-fault in an accident.

If you don't agree with the way in which your insurance company has determined fault, you should contact the person your insurance company has appointed to deal with consumer complaints. This is usually the company's Ombudsman Liaison Officer. If your complaint is still not resolved, you may write to Ontario's Insurance Ombudsman (see the section called "If Things Go Wrong...Ontario's Insurance Ombudsman May Be Able to Help"). If you are still not satisfied with your insurance company's position, you may choose to go to court.

# Compare Price and Service

---

Price is always an important factor when shopping for car insurance. But the lowest price won't necessarily mean that you'll get good service, too. To get the best value for your money, you should find out about the level of claims service offered by an insurance company before you buy.

Do you know someone who recently had a claim with their insurance company? If so, were they able to report the accident to their broker, agent or insurance company after normal business hours? How quickly was their car repaired? How quickly were their injuries taken care of? Were they pleased with the service they received?

How will your first accident affect your premium? Companies have different ways of assessing how much of a risk you are after you've had your first accident.

And, companies will also assess your risk differently, depending on whether you are an existing customer who is renewing a policy, or a new customer.

Some companies will forgive a first accident for existing customers, so your first accident may have little or no impact if you stay with the same insurance company. If you decide to switch companies, your first accident may be reflected in the premium you pay. Before you buy your policy, you might want to think about the price you will pay now, as well as the price you may have to pay if you have an at-fault accident sometime in the future.

Let's take the same example of the married couple used in the section called "How Your Car Insurance Rates Are Set." The couple pays \$1,430 in insurance premiums each year.

Suppose the husband has an at-fault accident. The company does not entirely forgive this first accident, and when the couple renews their policy with the same company, the new rate, taking into account the at-fault accident, is about \$1,709. This is an increase of \$279 over the rate paid before the first at-fault accident.

It may be tempting for the couple, after the at-fault accident, to think they can get a better insurance rate by switching their business to another insurance company. But as a new customer, another company may consider the couple to be a higher risk, since they don't have a previous relationship with them as a policyholder.

But as a *new* customer with that insurance company, and with one at-fault accident on their record, the couple would pay an average premium of \$2,496. This is about \$1,066 more than the couple would pay if they were an existing customer with an insurance company.

In this case, the difference between renewing with the same company (\$1,709) and the rate charged as a new customer with the insurance company (\$2,496) is \$787.

Please note that the numbers used above are averages using information from larger car insurance companies. The numbers should be used only as a guide. Check with your broker, agent or insurance company for the amount you can expect to pay.

# Tips for Young Drivers

---

As a young driver, here are a few tips on getting the best rate for you:

- ✓ Take a driver training course that your insurance company recognizes.
- ✓ Consider gaining experience as a named occasional driver under the insurance policy of one of your parents, rather than as a principal driver of your own car. Premiums for young, occasional drivers are much lower than premiums for young, principal drivers.
- ✓ Ask your insurance company if they offer any student discounts. Some companies give discounts to young drivers with good grades, or young drivers who live away from home for part of the year.

As a young driver, building a good driving record, which is free of at-fault accidents and driving convictions, is the best way to ensure low future premiums.

# Tips for All Drivers

## (How to Get the Best Value)

---

To ensure you get the best value from your car insurance policy:

- ✓ Choose your insurer carefully by comparing price and service.
- ✓ Build a good driving history free of accidents and convictions. This means driving safely!
- ✓ Don't pay for coverage you don't need. For example, if you have an old car, it may not be worth having collision and comprehensive coverage.
- ✓ Consider higher deductibles. This means you'll contribute more toward the cost of your claim if you have an accident, but it will also mean a lower premium.
- ✓ Make sure you always pay your premium on time. If you pay your premium by cheque or through automatic withdrawals from your bank account, make sure you always have enough money to cover your payment. If your insurance company is unable to withdraw your payment because you don't have enough money in the account, it could result in the cancellation of your car insurance policy. If your policy is cancelled for non-payment of premium more than twice, and you have to purchase car insurance all over again, many companies may consider you a higher risk, and you could pay much more for your car insurance. Also, if you've had your insurance policy cancelled because you failed to pay your premium more than once over the past three years, insurance companies are not required to offer you the option of monthly payments.

- ✓ Choose your car wisely. For example, if you buy a car with a high theft rate, your premium will be higher. Choose a car with good security features.
- ✓ Take advantage of discounts which may be available to you. See the section called "Discounts" for more information.
- ✓ Remember that driving without insurance is a serious offence — and can be very expensive. You could face fines ranging from \$5,000 to \$50,000, and have your driver's licence suspended.

# Discounts

---

You may be able to get certain discounts on your car insurance premium, such as:

## **Group Discount or Rates**

If you belong to an eligible group, check to see if they offer group rates. An eligible group may include employees of the same employer, members of a union or professional or occupational association, or certain non-profit associations.

## **Multi-Policy Discount**

Some insurance companies offer a discount if you purchase your car and home insurance from the same company. This discount can range from 3 to 15%.

## **Multi-Vehicle Discount**

You may be able to get a discount if you insure more than one vehicle with the same insurance company. The multi-vehicle discount can range from 5 to 15%.

## **New Driver Discount**

Most companies offer a discount for new drivers who have completed a recognized driver training program.

## **Renewal Discount**

Your company may offer you a renewal discount if you have been with that company for a certain number of years without an at-fault accident. The discount can range from 5 to 20%.

## Retiree Discount

If you are retired and meet certain conditions, you may be able to get a retiree discount on your premium. The retiree discount can range from 5 to 15% off your premium for the accident benefits coverage.

## Other Discounts

Some companies may offer discounts if your yearly car mileage is low or if you have installed an alarm in your car. Each company applies discounts differently, with some applying it to certain coverages only, while others apply it to your entire premium. Check with your broker, agent or insurance company to find out what discounts are available and how they are applied.

# Buying Motorcycle Insurance

---

You can buy motorcycle insurance from:

- ✓ a broker
- ✓ an agent
- ✓ a group insurance plan — some insurance companies which sell motorcycle insurance offer lower rates to certain groups, such as members of motorcycle associations
- ✓ directly from an insurance company over the telephone.

You can also buy motorcycle insurance by completing an application over the Internet. Whether you buy insurance over the telephone or the Internet, the person you deal with must be a licensed insurance broker or agent.

Generally, you can expect to pay a lower premium if you have had at least one year of motorcycle riding experience, or if you have completed a motorcycle riding course. The type, size and age of your motorcycle will also affect the price you pay. Usually, the bigger your motorcycle, the higher your premium will be. Also, some insurance companies may not cover certain types of motorcycles, such as high-performance motorcycles or sport bikes.

The minimum insurance coverages and optional benefits which apply to car insurance also apply to motorcycle insurance. See the sections called "Insurance Coverage You Must Have", and "Extra Coverage You Can Buy", for more information.

As with car insurance, shop around and check the claims service record of each insurance company before you buy a motorcycle insurance policy.

# If Things Go Wrong...

## Ontario's Insurance Ombudsman May Be Able To Help

---

Once you've bought your car insurance, remember to drive safely!

If you do become involved in an accident, or have your car stolen or damaged, and you and your insurance company disagree on how things should be handled, here are some things to keep in mind.

Ontario's Insurance Ombudsman is a final step for the informal resolution of unresolved complaints about the *business practices* of insurance companies in Ontario.

The Insurance Ombudsman can offer assistance after you have first tried to resolve your complaint directly with your insurance company. The Insurance Ombudsman can deal with *written* complaints about insurance companies who are licensed to do business in Ontario in the areas of car, property and casualty, life and health, and travel insurance.

If you are unable to resolve your complaint directly with your insurance company, you may then write to the Insurance Ombudsman. When you write to the Insurance Ombudsman, you must describe your complaint in detail and include your insurance company's letter outlining its final position on your complaint.

The Insurance Ombudsman will not attempt to resolve:

- ✓ a complaint that has not been submitted to the insurance company, and has not gone through the insurance company's complaint process
- ✓ a complaint that is being or has been dealt with by a court or an alternative dispute resolution process
- ✓ a complaint that falls under the regulatory authority of another organization, such as the Registered Insurance Brokers of Ontario, or the Ontario Securities Commission
- ✓ a complaint that has already been dealt with by the Insurance Ombudsman
- ✓ a complaint about entitlement to, or the amount of, no-fault automobile insurance accident benefits
- ✓ a complaint that is frivolous.

If you have a dispute about accident benefits, you may send an Application for Mediation to the Financial Services Commission of Ontario, Dispute Resolution Group, Mediation Unit, P.O. Box 85, 5160 Yonge Street, North York, Ontario, M2N 6L9, fax (416) 590-7077.

To obtain a copy of the brochure called *The Insurance Ombudsman — Working For You*, write to the Insurance Ombudsman, Financial Services Commission of Ontario, P.O. Box 85, 5160 Yonge Street, North York, Ontario, M2N 6L9, or call (416) 250-7250 or 1-800-668-0128. Or visit our website at: [www.fsco.gov.on.ca](http://www.fsco.gov.on.ca).

# Approaching Your Broker, Agent or Insurance Company

---

To give you the best possible quote, your broker, agent or insurance company will need a lot of information about you and your driving record. Fill out this checklist so that you have all of your information at hand before you contact your insurance company, agent or broker.

You will need to collect the same information for each additional car and driver you want to insure.

Be sure to tell your broker, agent or insurance company if you have upgraded electronic equipment or accessories in your car, or if you have made modifications to your engine. Your broker, agent or insurance company will make note of this, and depending on the equipment and modifications, you may have to pay a higher premium. If you don't tell your broker, agent or insurance company about the upgrades, you may not be able to be reimbursed for the full value of your upgraded equipment or accessories in the event you have a claim.

Your car insurance rates are based on the information you have given to your broker, agent or insurance company. *An insurance company has the right to cancel your coverage if the information you have given is not correct or complete.*

Remember, car insurance can only be sold by a licensed broker, agent or insurance company in Ontario. When filling in this chart, keep in mind that you will need the same information for each vehicle you need to insure.

### ✓ Your Car

Make:

Model:

Year:

Distance driven one way to work:

Annual mileage:

Do you use your car for business?

Y N

Vehicle Identification Number (VIN):

### ✓ Your Current Broker, Agent Or Insurance Company

Name:

Company:

Phone:

Insurance policy number:

Coverage:

Deductibles:

Your current annual insurance rate:

### ✓ You (as principal driver)

Gender:

Birth Date:

Marital Status:

Number of years you have been licensed to drive in Canada or the U.S.:

Your driver's license number:

Has your policy ever been cancelled for non-payment or any other reason?

Are you a first-time driver?

Did you receive driver training? Y N

List details of all accidents and claims in the past 6 years:

List dates of all traffic violations (not including parking tickets) in the past 3 years:

Coverages:

Deductibles:

### ✓ Other (Occasional) Drivers

Gender:

Birth Date:

Marital Status:

Number of years licensed to drive in Canada:

Did they receive driver training? Do they have a Driver Training Certificate? Y N

List details of all accidents and claims in the past 6 years.

List dates of all traffic violations (not including parking tickets) in the past 3 years.

# Did You Know

## That...

---

...when buying car insurance, you must provide correct and complete information on your application form. If you don't, your insurance company has the right to cancel your coverage.

...if you want to change insurance companies, you should do so when your current car insurance policy expires. If you cancel your policy before it expires, you may have to pay a penalty.

...if you don't want to renew your policy, you should notify your broker or agent immediately. Don't just stop making payments — that will result in cancellation of your policy because of non-payment of premiums, and you may have to pay higher premiums as a result.

...an insurance company cannot charge you higher car insurance premiums just because you have had a lapse in coverage (periods when you have cancelled your insurance coverage for valid reasons, such as if you sold your car and didn't need insurance coverage for a period of time). There are exceptions. For example, if your lapse in coverage is due to cancellation of your policy because of non-payment of premiums. Ask your broker, agent or insurance company for more information.

...if you are involved in an accident with someone who does not have car insurance, your own uninsured motorist coverage will protect you. That protection is limited to \$200,000, unless you buy increased liability coverage and have bought the family protection coverage. Ask your broker, agent or insurance company for more information.

...if you have a lot of comprehensive claims, your insurance company may require you to have a higher deductible or may refuse to sell you comprehensive coverage at all.

...the best way to keep your premiums low is to drive safely! Building a good driving record, with no at-fault accidents or driving convictions, is the best way to keep your premiums low.

...you should never buy insurance from a company that accepts barter payments. Bartering is the exchange of one item or service for another, such as exchanging car repairs for house painting. Companies that accept barter payments are not licensed to sell insurance in Ontario, and if you buy car insurance through barter companies, you do not have valid insurance and may have to pay substantial fines. Remember, car insurance can only be sold by a licensed broker, agent or insurance company in Ontario. Visit FSCO's Web site at [www.fsco.gov.on.ca](http://www.fsco.gov.on.ca) for a list of insurance companies licensed to do business in Ontario.

...beware of bogus insurance and avoid financial disaster if you have a car accident. You can also be fined \$5,000 to \$50,000 if you drive without an insurance policy that is valid in Ontario. You can be sure that you have valid insurance by only dealing with licensed brokers, agents or insurance companies. To find out whether your car insurance **agent or insurance company** is licensed, call FSCO's Licensing and Examinations Branch at (416) 250-9209 or toll free at 1-800-263-0541. To find out if your insurance **broker** is licensed to do business in Ontario, call the Registered Insurance Brokers of Ontario (416) 365-1900 or 1-800-265-3097.

## Notes

# Claims Satisfaction Survey

---

## What is the Claims Satisfaction Survey?

The Claims Satisfaction Survey is prepared by the Financial Services Commission of Ontario (FSCO) to help consumers make an informed choice when shopping for car insurance. The chart is updated annually and applies to private passenger automobiles only.

## Why was this chart developed?

This chart was developed for two reasons — to give consumers additional information about car insurance companies and to help insurance companies improve the claims service they offer.

## How was the survey conducted?

FSCO asked car insurance companies to have an **independent** market research firm survey a sample of their customers whose insurance claims had been closed in 2000. The market research firms chose a random sample from the insurance companies' reports listing claims closed in 2000. The minimum sample size for companies which had 18,000 or more closed claims in 2000 was 800.

## What if a company didn't have enough claims for a sample?

Companies with fewer than 300 closed claims in 2000 were not required to participate. It would have been difficult to obtain a sufficient number of completed interviews with claimants of these firms to produce results with a reasonable margin of error.

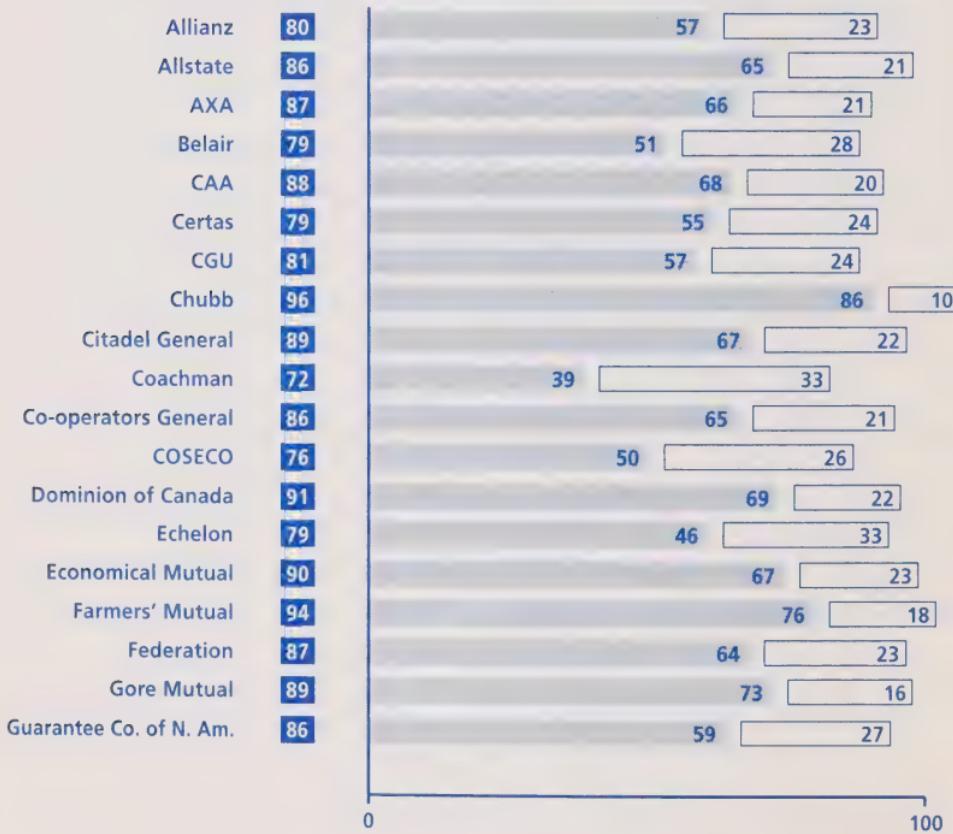
This chart is designed to help you make a more informed choice when shopping for car insurance. It shows you how satisfied the customers of these 47 insurance companies and the Facility Association were with the way in which their claims were dealt with. For a description of the Facility Association, please see the questions and answers on the back of this survey. Please note company names have been shortened in order to fit on this page.

Very Satisfied – Average: 62%

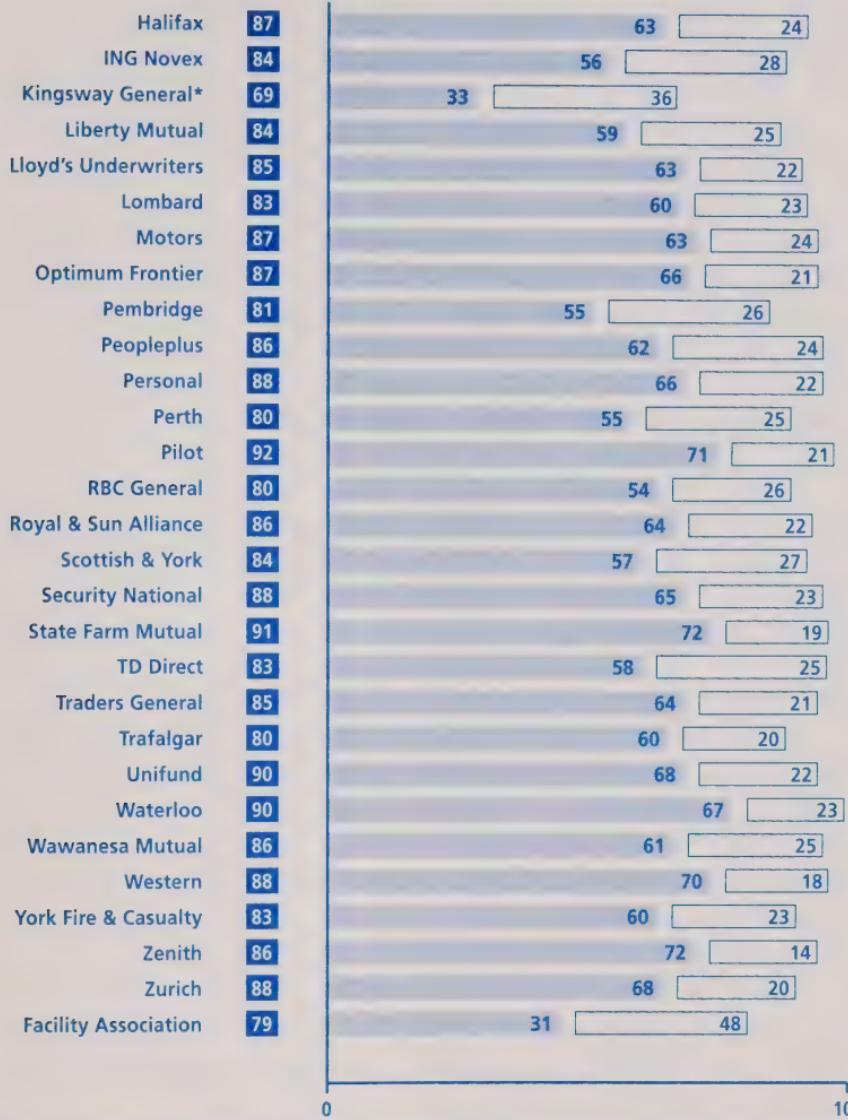
Somewhat Satisfied – Average: 23%

**Total Satisfied Average: 85%**

**TOTAL % OF  
CUSTOMERS  
SATISFIED**



**TOTAL % OF  
CUSTOMERS  
SATISFIED**



Maximum margin of error for each company:  $\pm 3.5\%$  nineteen times out of twenty

\* Non-standard writer

Please see over for more information on this chart.

## How do I use this chart?

This chart lists 47 car insurance companies and the Facility Association. The Facility Association is an insurance pool that all car insurance companies belong to. It is an insurer of last resort and ensures that car insurance is made available to high risk drivers who might otherwise find it difficult to buy car insurance. There are also some companies that will insure high-risk drivers. These companies are known as "non-standard" writers.

The bar for each company is divided into two parts: the percentage of claimants who were **very satisfied** and the percentage of claimants who were **somewhat satisfied** with the way in which their claim was handled. If your insurance company is on this list, you can compare it with other companies and with the industry average.

## What if I can't find my insurance company on this chart?

Your insurance company's premiums for private passenger automobiles may have been less than \$10 million and the company may have had a small number of closed claims in 2000. In that case, it would not have participated in the survey and it won't be included on this list.

## What do the results of this chart show?

Generally, the percentages showing total satisfaction are relatively high. They show that, for the most part, claimants enjoy a high level of satisfaction with the claims practices of their insurance companies.

## What is the margin of error on this survey?

A maximum margin of error for each company is plus or minus 3.5%, nineteen times out of twenty.

## How often will this information be updated?

Insurance companies are required to conduct a survey of their claims practices each year. The results will be updated annually and posted on FSCO's website at [www.fsco.gov.on.ca](http://www.fsco.gov.on.ca)

# Ontario's Car Insurance Companies

This is a list of car insurance companies that are licensed to do business in Ontario. This list is divided according to the way each company does *most* of its business. Some companies may do business in more than one way. If you can't find the name of a particular insurance company, ask your broker or agent if the company sells insurance under another name.

**Broker-Based Insurers** are insurance companies that sell insurance mostly through brokers.

**Agency-Based Insurers/Direct Writers** are companies that sell insurance through agents or market directly from the company itself. **Group Writers** are companies that offer group rates or group discounts. **Non-Standard Writers** are companies that insure high-risk drivers. For an explanation of CLEAR, see the section called "glossary."

Company Name	Agent (A) Broker (B) Direct (D)	Group Writer Y/N	Standard Writer Y/N	Non Standard Writer Y/N	CLEAR Y/N
Allianz Insurance Company	B	Y	Y	N	Y
Allstate Insurance Company of Canada	A	Y	Y	Y	Y
Axa Insurance (Canada)	B	N	Y	N	Y
Belair Insurance Company Inc.	A,D	Y	Y	N	Y
CAA Insurance Company (Ontario)	A	Y	Y	N	Y
Canada Life Casualty Insurance Company	A,D	Y	Y	N	Y
Centennial Insurance Company	B	N	Y	N	Y
Certas Direct Insurance Company	A,D	N	Y	N	Y
CGU Insurance Company of Canada	B	N	Y	N	Y
Chieftain Insurance Company	B	N	Y	N	Y
Chubb Insurance Group	B	N	Y	N	N
Citadel General Assurance Company	B	N	Y	N	Y
Co-operators General Insurance Company	A	N	Y	N	Y
Coachman Insurance Company	B	N	Y	N	Y
Continental Casualty Company	B	N	Y	N	Y
Continental Insurance Company	B	N	Y	N	Y
Coseco Insurance Company	B	Y	Y	N	Y
CUMIS General Insurance Company	B	Y	Y	N	Y
Dominion of Canada General Insurance Company	B	N	Y	N	Y
Echelon Insurance Company	A,B	N	N	Y	Y
Economical Mutual Insurance Company	B	N	Y	N	Y
Facility Association (1)	B	N	N	Y	N
Farm Mutual Reinsurance Plan (2)	B	N	Y	N	Y
Farmers' Mutual Insurance Company (Lindsay)	B	N	Y	N	Y
Federated Insurance Company	A,D	N	Y	N	N
Federation Insurance Company	B	N	Y	N	Y
Gore Mutual Insurance Company	B	N	Y	Y	Y
Guarantee Company of North America	B	N	Y	N	Y
Halifax Insurance Company	B	Y	Y	N	Y
Hartford Canada *	B	N	Y	N	Y
ING Novex Insurance Company	B	Y	Y	N	Y

\* Primarily a commercial vehicles writer

Continued on the back

NOTE: <sup>1</sup> The Facility Association uses both broker and agency companies to provide insurance.

<sup>2</sup> The Farm Mutual Reinsurance Plan represents 42 different Ontario-based farm mutual insurance companies.

# Ontario's Car Insurance Companies

*continued*

Company Name	Agent (A) Broker (B) Direct (D)	Group Writer Y/N	Standard Writer Y/N	Non Standard Writer Y/N	CLEAR Y/N
ING Wellington Insurance Company	B	N	Y	N	Y
Kingsway General Insurance Company	B	N	N	Y	Y
Liberty Insurance Company of Canada	B	Y	Y	N	Y
Liberty Mutual Fire Insurance Company	B	Y	N	Y	Y
Liberty Mutual Insurance Company	B	Y	Y	N	Y
Lloyd's Non-Marine Underwriters	B	N	Y	N	Y
Lombard Canada Ltd.	B	Y	Y	N	Y
Loyalist Insurance Company	B	N	Y	N	Y
Lumbermens Mutual Casualty Company	B	N	Y	N	Y
Markel Insurance Company *	B	N	Y	N	N
Markham Insurance Company	B	N	Y	N	Y
Motors Insurance Corporation	A,D	Y	Y	N	N
Optimum Frontier Insurance Company	B	Y	Y	N	N
Pembbridge Insurance Company	B	N	Y	Y	Y
Peopleplus Insurance Company	A,D	Y	Y	N	Y
Personal Insurance Company	B	Y	Y	N	Y
Perth Insurance Company	B	N	N	Y	Y
Pilot Insurance Company	B	N	Y	N	Y
Portage La Prairie Mutual Insurance Company	B	Y	Y	N	Y
RBC General Insurance Company	A,D	Y	Y	N	Y
Royal & Sun Alliance Insurance Company	B	Y	Y	N	Y
Scottish & York Insurance Company	B	N	Y	N	Y
Security National Insurance Company	B	Y	Y	N	Y
Sovereign General Insurance Company *	B	N	Y	N	N
State Farm Mutual Automobile Insurance Company	A	N	Y	Y	Y
St. Paul Fire and Marine Insurance Company	B	N	Y	N	N
TD General Insurance Company	A,D	N	Y	N	Y
Traders General Insurance Company	B	Y	Y	N	Y
Trafalgar Insurance Company	B	Y	Y	N	Y
Unifund Assurance Company	B	Y	Y	N	N
Waterloo Insurance Company	B	Y	Y	N	Y
Wawanesa Mutual Insurance Company	B	N	Y	N	Y
Western Assurance Company	B	N	Y	Y	Y
York Fire & Casualty Insurance Company	B	Y	Y	N	Y
Zenith Insurance Company	A,D	N	Y	Y	Y
Zurich Insurance Company	B	N	Y	N	Y

\* Primarily a commercial vehicles writer



Financial Services  
Commission  
of Ontario



(416) 250-7250 or 1-800-668-0128

TTY (416) 590-7108, 1-800-387-0584

[www.fsco.gov.on.ca](http://www.fsco.gov.on.ca)

*Ce feuillet de renseignement est également disponible en français*